

**10/576339**

**(AP20 Rec'd PCT/PTO 18 APR 2006**

**PATENT**

Docket No.: 075820-0013

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : Customer Number: 20277  
Jung Soo HA, et al. : Confirmation Number: Not yet assigned  
Application No.: Not yet assigned : Group Art Unit: Not yet assigned  
Filed: April 18, 2006 : Examiner: Not yet assigned  
For: SYSTEM AND METHOD FOR PROVIDING PARTIAL PAYMENT IN THE ELECTRONIC COMMERCE

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed with the application and no certification or fee is required.

A copy of the foreign search report is attached for the Examiner's information. Please note this is a PCT application in the entry of the National Phase in the U.S. and copies of the references cited were transmitted by WIPO and are believed to be in the file of the above identified application and readily available to the Examiner. Therefore it is

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believed that Applicants have met all requirements regarding duty of disclosure under 37  
CFR 1.56. Acknowledgement and consideration of these documents are respectfully  
requested.

Please note this is a PCT application in the entry of the National Phase in the U.S.  
However, to ensure that these references are available to the Examiner, we are providing  
copies of these references herewith.

Respectfully submitted,

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**Please recognize our Customer No. 20277  
as our correspondence address.**

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SHEET 1 OF 1

INFORMATION DISCLOSURE CITATION IN AN APPLICATION  (PTO-1449)			ATTY. DOCKET NO. <b>075820-0013</b>	SERIAL NO. <b>Not yet assigned</b> <b>00/576339</b>	
			APPLICANT <b>Jung Soo HA, et al.</b>		
			FILING DATE <b>April 18, 2006</b>	GROUP <b>Not yet assigned</b>	
<b>U.S. PATENT DOCUMENTS</b>					
EXAMINER'S INITIALS	CITE NO.	Document Number Number-Kind Code <sub>2</sub> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
	US				
	US				
	US				
<b>FOREIGN PATENT DOCUMENTS</b>					
EXAMINER'S INITIALS	CITE NO.	Foreign Patent Document Country Code-Number + Kind Codes (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document Pages, Columns, Lines Where Relevant Figures Appear	Translation Yes      No
		KR 10-2000-0063898 A	11/06/2000	CYBER SETTLEMENT CO LTD	KOREAN (w/ English Abstract)
		KR 10-2001-0099577 A	11/09/2001	E-NET CO LTD	KOREAN (w/ English Abstract)
		JP 2000-250988	09/14/2000	HITACHI LTD	JAPAN (w/ English Abstract)
		JP 2000-57227	02/14/2000	SAN DENSHI KK	KOREAN (w/ English Abstract)
<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)</b>					
EXAMINER'S INITIALS	CITE NO.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
EXAMINER			DATE CONSIDERED		

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered.

Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.